

GRIEVANCE REDRESSAL MECHANISM
RELIGARE HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

All customer queries and grievance with respect to the product and services offered by Religare Housing Development Finance Corporation Limited can be highlighted to Customer Service Department- RHDFCL through following established channels of communication:

- **Call** at 1860-3000-4111
- **SMS**- SMS LOANS to 575758
- **Email**- Customerservice@religare.com
- **Letter**- A-3/4/5, 1st Floor, GYS Global, Sector 125, Noida , U.P - 201301
- **Website**-www.religarehomeloans.com
- **VSERVE**-Mobile applications available on Google play store and IOS.

How a complaint should be made:

Customers must provide necessary loan details i.e. Loan Account Number, Complaint/ Grievance Details, and Valid Contact Information along with email ID and Product Details while lodging a queries or grievances through these channels.

When to expect a reply

The Company shall endeavor to address/respond to all queries/grievances within reasonable time and keep the customer in informed about the status of their complaints. Each customer query/complaint being unique in nature, can take up to 6 weeks for complete resolution.

Whom to approach for redressal

Customer must escalate their concerns through any of channels mentioned, in case of delayed or no response from the respective channel with in the specified timelines, complaint can be escalated to Grievance Redressal Officer, Mr. Vinod Juneja at vinod.juneja@religare.com or can further escalate the matter to Mr. Shreejit Menon, EVP, Sales & Distribution at shreejit.menon@religare.com

Escalation to National Housing Bank

In case the customer does not receive the response from the Company within 6 weeks or is dissatisfied with the response received, the customer may approach National Housing Bank at the following address:

- **National Housing Bank, Department of Regulation and Supervision (Complaint Redressal Cell), 4th Floor, Core- 5A, India Habitat Centre, Lodhi Road, New Delhi- 110003**
- Such complaint may also be e-mailed at crcell@nhb.org.in.